

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jessica N. Cyphert**  
Debtor(s)

Bankruptcy Case No.: 18-20912-CMB

Chapter: 13  
Docket No.: 36 – 35  
Concil. Conf.: April 11, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **March 4, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **March 19, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **April 11, 2019 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: January 18, 2019

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnenour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Jessica N. Cyphert  
 Debtor

Case No. 18-20912-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Jan 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2019.

db	+Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047
14849344	+AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14789360	+Amerihome Mortgage Company, 425 Phillips Boulevard, Trenton, NJ 08618-1430
14789363	+Credit Protection Assoc, 13355 Noel Road 2100, Dallas, TX 75240-6837
14789364	+First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14811102	+First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14905224	+MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14808833	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14789367	+U.S. Department of Education/GLELSI, 2401 International Lane, Madison, WI 53704-3121
14820764	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14789359	E-mail/Text: ebn@americollect.com Jan 19 2019 02:12:55 Americollect, PO Box 1690, Manitowoc, WI 54221
14789361	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 19 2019 02:20:38 Capital One, PO Box 85520, Richmond, VA 23285-5075
14789362	+E-mail/PDF: creditonebknotifications@resurgent.com Jan 19 2019 02:19:31 Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14789365	E-mail/Text: JCAP_BNC_Notices@jcrap.com Jan 19 2019 02:12:59 Jefferson Capital, P.O. Box 23051, Columbus, GA 31902
14832838	E-mail/PDF: resurgentbknotifications@resurgent.com Jan 19 2019 02:20:10 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14832837	E-mail/Text: bkr@cardworks.com Jan 19 2019 02:12:13 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14789366	+E-mail/Text: bkr@cardworks.com Jan 19 2019 02:12:13 Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14828462	+E-mail/Text: bankruptcydpt@mcmcg.com Jan 19 2019 02:12:46 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14827018	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 19 2019 02:20:56 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
	TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Amerihome Mortgage Company, LLC
cr	MidFirst Bank
cr*	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTALS: 2, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2019 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor Amerihome Mortgage Company, LLC bkgroup@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteeewda.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

District/off: 0315-2

User: dsaw  
Form ID: 410

Page 2 of 2  
Total Noticed: 19

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Shawn N. Wright on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;audrey@shawnwrightlaw.co  
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TOTAL: 5